

**ABSTRACT OF THE DISCLOSURE**

5        A credit information storage and transferring device for using  
one debit card for multiple credit accounts. The credit information  
storage and transferring device includes a debit card having a  
magnetic strip thereon for removably storing information. A  
memory means stores information. A plurality of input actuators  
10    inputs and retrieves information. A display displays the  
information inputted. A control for processing data is  
operationally coupled to the memory means, the input actuators and  
the display. A writing means writes selected information on the  
magnetic strip and is adapted for replacing information on the  
15    magnetic strip with a newer set of information. The writing means  
is operationally coupled to the control. Wherein sets of  
information from multiple credit accounts may be stored in the  
memory means so that the credit account information may be  
selectively written on the debit card.

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